

**2015-012394****Klamath County, Oregon**

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11/12/2015 04:06:35 PM

Fee: \$47.00

Returned at Counter

<b>Beneficiary's Name and Address</b> Ronald J. Anderson and Beverley Diane Anderson P.O. Box 631 Klamath Falls, OR 97601	
<b>Grantor's Name and Address</b> Judith G. Vallejos and Ben Bautista Vallejos 1330 Pacific Terrace Klamath Falls, OR 97601	
<b>Trustee's Name and Address</b> Marcus M. Henderson ASPELL HENDERSON & ASSOCIATES 122 S. 5 <sup>th</sup> Street Klamath Falls, OR 97601	
<b>After Recording Return to:</b> Marcus M. Henderson ASPELL HENDERSON & ASSOCIATES 122 S. 5 <sup>th</sup> Street Klamath Falls, OR 97601	

**NOTICE OF DEFAULT AND ELECTION TO SELL**

Reference is made to that certain trust deed made by JUDITH J. VALLEJOS and BEN BAUTISTA VALLEJOS, as Grantors to, AMERITITLE, an Oregon corporation, as Trustee, in favor of RONALD J. ANDERSON and BEVERLEY DIANE ANDERSON, as Beneficiaries, dated December 7, 2011, recorded on December 12, 2011, in Volume 211, Page 013693, in the records of Klamath County, Oregon, covering the following described real property situated in the above mentioned county and state, to-wit :

**Lot 3 and the Southerly 10 feet of Lot 2 in Block 18 of HILLSIDE ADDITION to the City of Klamath Falls, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.**

The undersigned hereby certifies that no assignments for the trust deed by the trustee or by the beneficiary and no appointments of a successor trustee have been made, except as recorded in the records of the country or counties in which the above-described real property is situated. Further, no action has been instituted to recover the debt, or any part thereof, now remaining secured by the trust deed, or, if such action has been instituted, such action has been dismissed except as permitted by ORS 86.735(4).

There is a default by Grantor or other person owing an obligation, performance of which is secured by the trust deed, or by the successor in interest, with respect to provisions therein which authorize sale in the event of default of such provisions. The default for which foreclosure is made is Grantor's failure to pay when due the following sums:

Monthly principal and interest installments of \$412.08, beginning October 15, 2013, until paid, together with delinquent taxes, if any, title expenses, costs, Trustees fees and attorney fees incurred herein by reason of said default and any further sums advanced by the Beneficiary for the protection of the above described real property and its interest therein.

By reason of the default, the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable, those sums being the following:

Principal amount in the amount of \$51,126.41, and accruing interest from August 27, 2014 until paid, together with title expenses, costs, Trustees fees and attorney fees incurred herein by reason of said default and any further sums advanced by the Beneficiary for the protection of the above described real property and its interest therein.

Notice hereby is given that the beneficiary and trustee, by reason of the default, have elected and do hereby elect to foreclose the trust deed by advertisement and sale pursuant to ORS 86.705 to 86.795, and to cause to be sold at public auction to the highest bidder for cash the interest in the described property which grantor had, or had the prover to convey, at the time of the execution by

grantor of the trust deed, together with any interest grantor or grantor's successor in interest acquired after the execution of the trust deed, to satisfy the obligations secured by the trust deed and the expenses of the sale, including the compensations of the trustee as provided by law, and the reasonable fees of trustee's attorneys.

The sale will be held at the hour of 10:00 o'clock, a.m., in accord with the standard of time established by ORS 187.110 on March 22, 2016, at the following place: The Klamath County Courthouse in the City of Klamath Falls, County of Klamath, State of Oregon, which is the hour, date and place last set for the sale.

Other than as shown of record, neither the beneficiary nor the trustee has any actual notice of any person having or claiming to have any lien upon or interest in the real property hereinabove described subsequent to the interest of the trustee in the trust deed, or of any successor in interest to grantor or of any lessee or other person in possession of or occupying the property, except:

Name and Last Known Address	Nature of Right, Lien or Interest
Internal Revenue Service Collection Advisory Group 915 Second Avenue, NS Space W 245 Seattle, WA 98174	Federal Tax Lien
State of Oregon Department of Consumer & Business Services 315 Winter Street NE P.O. Box 14480 Salem, OR 97309	Tax Warrant
State of Oregon Employment Department 875 Union Street NE, Room 107 Salem, OR 97311	Warrant

Notice is further given that any person named in ORS 86.753 has the right, at any time prior to five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the trust deed reinstated by payment of the beneficiary of the entire amount then due (other than such portion of the principal as would not then be due had no default occurred) and by curing any other default of complained of herein that is capable of being cured by tendering the performance required under the obligation or trust deed, and in addition to paying the sums or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and trust deed, together with trustee's and attorney fees not exceeding the amounts provided by ORS 86.753.

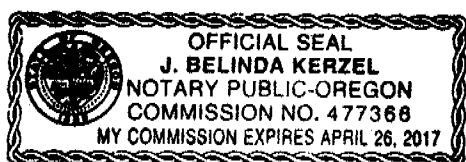
In construing this notice, the singular includes the plural, the word "grantor" included any successor in interest to the grantor as well as any other person owing an obligation, the performance of which is secured by the trust deed, and the words, "trustee" and "beneficiary" include their respective successors in interest, if any.

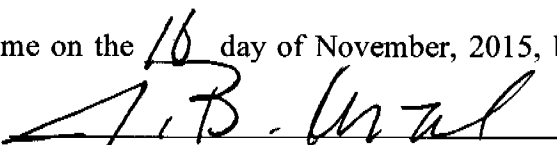
DATED this 10 day of November, 2015.

  
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MARCUS M. HENDERSON  
Successor Trustee

STATE OF OREGON)  
                                  )ss.  
County of Klamath     )

This instrument was acknowledged before me on the 10 day of November, 2015, by Marcus M. Henderson.



  
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Notary Public  
My Commission expires: 4.26.17